



United States  
13752  
Patents

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**IN RE APPLICATION**

Serial Number: 09/943,003  
Group Art Unit: 3621  
Confirmation No.: 9287  
Examiner: Pierre E. Elisca  
Title: CARDHOLDER TRANSACTION CONTROL  
METHODS, APPARATUS, SIGNALS AND MEDIA  
Filing Date: August 31, 2001  
Inventor: Janos G. Stiasny  
Agent's ref: 13752

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March 29, 2005

U.S. Commissioner of Patents and Trademarks  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

**RESPONSE**

In response to the Office action dated September 30, 2004, the deadline for responding to which is March 30, 2005, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 15 of this paper.

03/31/2005 JADD01 00000031 09943003

02 FC:2202  
03 FC:2201

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100.00 OP